



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/979,570

Filing Date: November 26, 2002

Applicant: Marvin A. Frenkel

Group Art Unit: 3621

Examiner: Evens J. Augustin

Title: Anonymous On-Line Cash Management System

Attorney Docket: 3267-000001

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

PRELIMINARY AMENDMENT

Sir:

Prior to continued examination of this application, please amend the application as follows. This communication also responds to those points in the final Office Action mailed July 28, 2006. A telephonic interview of this application with the Examiner is kindly requested prior to further examination.

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 7 of this paper.